Commercial Bank

Tariff of Charges - Banking Services

ACCOUNTS & DEPOSITS				
	Standard Fees	**Sadara Fees**	**Private Banking Fees**	**Digital Banking Fees**
Issuing duplicate statement				
Issuing a statement of account (Monthly for Current accounts - Half yearly for Savings)	Free of charge	Free of charge	Free of charge	NA
Current year's statement up to 5 years (for each statement* for both Current & Savings Accounts)	QAR 10.00	Free of charge	Free of charge	NA
Over 5 years statement (for each statement* for both Current & Savings Accounts)	QAR 20.00	Free of charge	Free of charge	NA
For each authenticated statement	QAR 10.00	Free of charge	Free of charge	NA
Issuing a Salary E-Advice (each statement* regardless of account type)	QAR 10.00	Free of charge	Free of charge	NA
Issuing a letter confirming balance of account	QAR 25.00	Free of charge	Free of charge	NA
Account Maintenance Fee (per each month)	No fee on minimum balance	No fee on minimum balance	No fee on minimum balance	NA
Digitally signed statement	NA	NA	NA	QAR 10 per month (Up to 6 months)
Minimum Balance Thresholds*				
Call Accounts (daily balance)	QAR 20,000.00	QAR 20,000.00	QAR 20,000.00	NA
Time Deposit in Qatari Riyals (initial deposit)	QAR 20,000.00	QAR 20,000.00	QAR 20,000.00	QAR 20,000.00
Time Deposit in US dollars (initial deposit)	$ 20,000.00	$ 20,000.00	$ 20,000.00	$ 20,000.00
Time Deposit in GBP (initial deposit)	£ 15,000.00	£ 15,000.00	£ 15,000.00	£ 15,000.00
Time Deposit in Euro (initial deposit)	€ 20,000.00	€ 20,000.00	€ 20,000.00	€ 20,000.00
* If minimum balance is not maintained NO interest is accrued & if uplifted before maturity, NO interest is paid.				
Dormant Accounts (applicable monthly only for balances below QAR 500 or equivalent in FCY)	QAR 10.00	Free of charge	Free of charge	NA
Closing Current / Saving accounts opened less than 1 year	QAR 50.00	Free of charge	Free of charge	NA

CHEQUES & CHEQUEBOOKS				
	Standard Fees	**Sadara Fees**	**Private Banking Fees**	**Digital Banking**
Cheque deposit	Free of charge	Free of charge	Free of charge	Free of charge (available for CB cheques only)
Cheque Withdrawal (through clearing system)	Free of charge	Free of charge	Free of charge	NA
Cheque Signature verification (Per cheque)	QAR 10.00	Free of charge	Free of charge	NA

*Each statement refers to the frequency with which account statements are sent to retail customers.
Rates are subject to change without prior notice. All Terms and Conditions apply.

Commercial Bank

Tariff of Charges - Banking Services

CHEQUES & CHEQUEBOOKS				
	Standard Fees	**Sadara Fees**	**Private Banking Fees**	**Digital Banking Fees**
Re-Issuance of new chequebook				
25 leaves (for Standard)	QAR 15.00	N/A	N/A	Free of charge
50 leaves (for Sadara and Private Banking Members)	N/A	Free of charge	Free of charge	Free of charge
Self-service chequebook issuance via machine	QAR 15.00	Free of charge	Free of charge	NA
Register mailing a chequebook/ cheques returned unpaid	Free of charge	Free of charge	Free of charge	NA
Return Cheque due to any legal reason (excluding Insufficient Funds)	N/A	N/A	N/A	NA
Return Cheque due to insufficient funds				
For the first time	QAR 400	QAR 400	QAR 400	NA
For the second time	QAR 400	QAR 400	QAR 400	NA
For the third time	QAR 400	QAR 400	QAR 400	NA
Stop LOST Cheques				
Charge per cheque lost	QAR 25.00	QAR 25.00	QAR 25.00	NA
Charge per chequebook lost	QAR 100.00	QAR 100.00	QAR 100.00	NA
Charge per bank cheque lost	QAR 50.00	QAR 50.00	QAR 50.00	NA
Cheque Book Delivery Option				
Delivery of Chequebook (by branch)	QAR 25.00	Free of charge	Free of charge	
Delivery of Chequebook (by mail)	QAR 10.00	Free of Charge	Free of Charge	NA
Copies of Paid Cheque				
Cheques up to 1 year old (per cheque)	QAR 10.00	QAR 10.00	QAR 10.00	NA
Cheques more than 1 year old (per cheque)	QAR 20.00	QAR 20.00	QAR 20.00	NA
Cheque Clearance				
Normal cheque clearing (drawn on a bank in QAR within Qatar)	Free of charge	Free of charge	Free of charge	NA
Special cheque clearing (same day) (drawn on a bank in QAR within Qatar- on request)	Free of charge	Free of charge	Free of charge	NA
Special clearing for cheques payable at centers where QCB clearing facility is not available (per cheque)	Free of charge	Free of charge	Free of charge	NA
Cheque Collection				
Collection of Foreign Currency cheque (if paid in LCY)	0.10% (Maximum QAR 95)	0.10% (Maximum QAR 95)	0.10% (Maximum QAR 95)	NA
Collection of Foreign Currency cheque (if paid in FCY)	0.10% (Maximum QAR 200)	0.10% (Maximum QAR 200)	0.10% (Maximum QAR 200)	NA
Post-dated Cheques				
Safe Keeping & Collection of a Post-dated Cheques (per cheque)	QAR 10.00	Free of charge	Free of charge	NA
Cancellation of Post-dated Cheque (per cheque)	QAR 10.00	Free of charge	Free of charge	NA

Commercial Bank

Tariff of Charges - Banking Services

PERSONAL LOANS		
	Fees	**Digital Banking**
Loan Cancellation Fees (if the loan is canceled by the customer after the loan amount has been credited to the customer's account).	QAR 250.00	NA
Instalment Postponement Fee (for each payment postponed)	QAR 50.00	NA
Loan rescheduling to change of loan tenor/ Instalment without additional loan amount	QAR 250.00	NA
Replace loan guarantor	QAR 50.00	NA
Customer Requested Letters/Certificates (e.g. Clearance, Obligation, etc.)	QAR 25.00	QAR 25.00
Late Payment Fee (per month)		
Penalty for unpaid Instalment per occurrence	QAR 95.00	NA
Personal Loans - Against Salary Only		
Interest Rate (Maximum rate)	QMRL + 1.50%	
Loan Care Premium - Fees shall be payable either upfront or on a monthly basis.	0.75%	
Interest Rates against other income		
CB Standard	QMRL + 2.40%	
Secured Personal loans - Interest rates		
Cash Security	Rate on blocked cash + 2.00%	NA
Non-cash Security	QMRL + 2.40%	NA
Secured Personal Loans Fees (Against Non-cash Security)		
Management fee for new loans or top-up loans (applied to the additional amount only)	1.00%	NA
Early Settlement (Partial or Full) on Paid amount	1.50% Loan below 1 million 1.00% Loan equal or above 1 million	NA
Loan Care Premium - Fees shall be payable either upfront or on a monthly basis.	0.50%	NA
Movable Assets Collateral Registration		
Search option	Free	NA
Registration fees	QAR 50/per each collateral registration	NA
Amendment fees	QAR 25/per each amendment	NA

Commercial Bank

Tariff of Charges - Banking Services

VEHICLE LOAN		
	Fees	**Digital Banking**
Loan Cancellation Fees (if the loan is canceled by the customer after the loan amount has been credited to the customer's account).	QAR 250.00	NA
Instalment Postponement Fee (for each payment postponed)	QAR 50.00	NA
Instalment Postponement Fee - Non CB customers (for each payment postponed)	QAR 200.00	NA
Loan rescheduling to change of loan tenor/ Instalment without additional loan amount	QAR 250.00	NA
Replace loan guarantor	QAR 50.00	NA
Repayment cheques change	QAR 50.00	NA
Transfer charges of the vehicle loan liability	QAR 250.00	NA
Customer Requested Letters/Certificates (e.g. Clearance, Obligation, etc.)	QAR 25.00	NA
Vehicle Loans - Against Salary Only		
File Charges for loans below QAR 100,000 (Add this to the original loan amount)	N/A	NA
Interest Rate (Prevailing/ Maximum rate)	QMRL +1.25%	Same tariff applies on all channels
Management Fees	0.00%	Same tariff applies on all channels
Loan Care Premium - Fees shall be payable either upfront or on a monthly basis.	0.70%	Same tariff applies on all channels
Vehicle Loans Fees (Against Other Income)		
File Charges for loans below QAR 100,000 (Add this to the original loan amount)	QAR 350.00	Same tariff applies on all channels
File Charges for loans equal or above QAR 100,000 (Add this to the original loan amount)	QAR 250.00	Same tariff applies on all channels
Management fee	1.00% Loan below 1 million 0.00% Loan equal or above 1 million	Same tariff applies on all channels
Loan Care Premium - Fees shall be payable either upfront or on a monthly basis.	0.50%	Same tariff applies on all channels
Early Settlement (Partial or Full) on Paid amount	1.00% Loan below 1 million 0.00% Loan equal or above 1 million	Same tariff applies on all channels
Secured Vehicle Loans		
Cash Security	Rate on blocked cash + 2.00%	Same tariff applies on all channels
Non-cash Security	Available upon request	Same tariff applies on all channels
Movable Assets Collateral Registration		
Search option	Free	NA
Registration fees	QAR 50/per each collateral registration	NA
Amendment fees	QAR 25/per each amendment	NA

Commercial Bank

Tariff of Charges - Banking Services

OVERDRAFT				
	Standard Fees	**Sadara Fees**	**Private Banking Fees**	**Digital Banking Fees**
Setup fee for any Overdraft (per month)	QAR 50.00	QAR 25.00	QAR 25.00	NA
Overdraft against Salary				
Interest Rate (Maximum Rate)	QMRL + 1.50%			
Secured Overdraft against security-cash & non-cash				
Interest rate (against CASH security)	Rate on blocked cash + 2.00%	Rate on blocked cash + 2.00%	Rate on blocked cash + 2.00%	NA
Interest rate (against NON-CASH security)		Available upon request		NA
Casual Overdraft - without collateral				
Interest Rate		1.00% p.m.		NA
Movable Assets Collateral Registration				
	Fees		**Digital Banking**	
Search option	Free		NA	
Registration fees	QAR 50/per each collateral registration		NA	
Amendment fees	QAR 25/per each amendment		NA	

NOTE: overdraft facility CANNOT be availed through Digital Banking

Rates are subject to change without prior notice. All Terms and Conditions apply.

Commercial Bank

Tariff of Charges - Banking Services

MORTGAGE LOANS				
	Standard Fees	**Sadara Fees**	**Private Banking Fees**	**Digital Banking Fees**
Registration fee (per Title Deed)	QAR 600.00	QAR 600.00	QAR 600.00	NA
Assignment (per Title Deed)	QAR 600.00	QAR 600.00	QAR 600.00	NA
Certified Letters (per Title deed) (e.g. Certified copies, Mortgage release letter, Mortgage temporary release letter for title deed update ..etc)	QAR 150.00	QAR 150.00	QAR 150.00	NA
Loan Cancellation Fees (if loan is canceled by customer after the loan process is completed)	QAR 2000.00	QAR 2000.00	QAR 2000.00	NA
Instalment Postponement Fee (for each payment postponed)	QAR 100.00	QAR 100.00	QAR 100.00	NA
Early Settlement (Partial or Full) on Paid amount – for personal property	1.50%	1.50%	1.50%	NA
Early Settlement (Partial or Full) for commercial property, and underdevelopment/Construction Loan	2.00%	2.00%	2.00%	NA
Early Settlement (Partial or Full) on Paid amount - for Land Loans	2.00%	2.00%	2.00%	NA
Customer Requested Letters/Certificates (e.g. Clearance, Obligation, etc.)	QAR 25.00	QAR 25.00	QAR 25.00	NA
Late Payment Fee (per month)				
Late Payment Fees-Qatari & Resident (per month)	QAR 200.00	QAR 200.00	QAR 200.00	NA
Late Payment Fees-Non-Resident (per month)	QAR 300.00	QAR 300.00	QAR 300.00	NA
Late payment Interest Rate	1% per month plus the Late Payment Fee	1% per month plus the Late Payment Fee	1% per month plus the Late Payment Fee	NA
Interest Rates - Mortgage Loans				
For CB different Mortgage Loans types (Maximum Rate)	QMRL + 1.90%	QMRL + 1.90%	QMRL + 1.90%	NA
Management Fees				
Management fees on nominal principal - for personal property	1.00%	1.00%	1.00%	NA
Management fees on nominal principal - for commercial property, underdevelopment/Construction Loan, and Land Loan	1.50%	1.50%	1.50%	NA
Re-scheduling (including but not limited to interest repricing or any other contract alterations)	0.50%	0.50%	0.50%	NA
Commitment Fee for Underdevelopment/Construction Loan (calculated by reference to the amount of the undrawn and uncancelled loan during the availability period).	0.25%			
Property Amendments (Changes in security, release, split of title deeds, amendments etc)	QAR 2,000.00	QAR 2,000.00	QAR 2,000.00	NA

NOTE: Mortgage Loan CANNOT be availed through Digital Banking; customers can ONLY VIEW outstanding Mortgage Loan Details.
Rates are subject to change without prior notice. All Terms and Conditions apply.

Commercial Bank

Tariff of Charges - Banking Services

MORTGAGE LOANS				
	Standard Fees	**Sadara Fees**	**Private Banking Fees**	**Digital Banking Fees**
Insurance Premium				
Loan insurance fees shall be payable on monthly basis - for Personal Property and Land Loans	0.50%	0.50%	0.50%	NA
Loan insurance fees shall be payable on monthly basis - for Commercial Property and underdevelopment/ Construction Loan	0.60%	0.60%	0.60%	NA
Property Evaluation				
Property Valuation	Based on property type and value	Based on property type and value	Based on property type and value	NA
Property Revaluation	Based on property type and value	Based on property type and value	Based on property type and value	NA
Note: • Any property mortgaged to the Bank must be evaluated / revaluated through the Bank by an official real estate valuer who is approved by the Bank and registered with the courts in Qatar. • The customer is responsible for covering the full cost of valuation or revaluation of any properties mortgaged to the Bank. The frequency of such valuations or revaluations will be determined solely at the Bank's discretion.				
Registration and Documentation				
Mortgage of title deed, Pledge of Shares	Apply mortgage processing /share pledging actual charge	Apply mortgage processing /share pledging actual charge	Apply mortgage processing / share pledging actual charge	NA

Movable Assets Collateral Registration		
	Fees	**Digital Banking**
Search option	Free	NA
Registration fees	QAR 50/per each collateral registration	NA
Amendment fees	QAR 25/per each amendment	NA

NOTE: Mortgage Loan CANNOT be availed through Digital Banking; customers can ONLY VIEW outstanding Mortgage Loan Details.

Rates are subject to change without prior notice. All Terms and Conditions apply.

Commercial Bank

Tariff of Charges - Banking Services

MISCELLANEOUS SERVICES				
	Standard Fees	**Sadara Fees**	**Private Banking Fees**	**Digital Banking Fees**
Cash Deposit LCY	Free of charge	Free of charge	Free of charge	NA
Cash Withdrawal (over the counter) for less than QAR 1,000 (per transaction)	QAR 10.00	Free of charge	Free of charge	NA
Cash Deposit FCY (to same currency account)				
USD Cash deposit to same currency account	1.00%	1.00%	1.00%	NA
GBP and EURO deposit to same currency account	1.00%	1.00%	1.00%	NA
Cash Withdrawal FCY (from same currency account)				
USD Cash withdrawal from to same currency account	1.50%	1.00%	1.00%	NA
GBP and EURO withdrawal from same currency account	1.25%	1.00%	1.00%	NA
Senior Government Staff Housing Loan				
Issuance of undertaking letter	QAR 25.00	Free of charge	Free of charge	NA
Monthly Instalment payment	QAR 25.00	Free of charge	Free of charge	NA
Customer requested letters/ certificates (clearance, obligation...)	QAR 25.00	Free of charge	Free of charge	NA
Safe Deposit Locker Facilities				
Small box (per annum)	QAR 1200.00	QAR 1200.00	QAR 1200.00	NA
Medium box (per annum)	QAR 2400.00	QAR 2400.00	QAR 2400.00	NA
Large box (per annum)	QAR 3600.00	QAR 3600.00	QAR 3600.00	NA
Lost Key/Lock Change Fee	QAR 500.00	QAR 500.00	QAR 500.00	NA
This service is subject to a refundable security deposit of QAR 500/- per locker				
Others				
Hold Mail (per item/per month)	QAR 25.00	QAR 25.00	QAR 25.00	NA
Cheque/ Instrument Retrieval Charges	QAR 50.00	QAR 25.00	QAR 25.00	NA
Sadara Service charge, if criteria is not met (per month)	N/A	QAR 150.00	N/A	NA

Commercial Bank

Tariff of Charges - Banking Services

FUNDS TRANSFER				
	Standard Fees	**Sadara Fees**	**Private Banking Fees**	**Digital Banking Fees**
Internal Transfers				
Transferring funds between Commercial Bank accounts	Free of charge	Free of charge	Free of charge	Free of charge
Immediate Credit of Funds from Call Accounts				
Transferred via internet banking	QAR 25.00	QAR 25.00	QAR 25.00	
Transferred via branch	QAR 50.00	QAR 50.00	QAR 50.00	
Funds Transfer				
To any bank in Qatar				
For transactions below QAR 100	60 Dirhams	60 Dirhams	60 Dirhams	60 Dirhams
For transactions QAR 100 up to QAR 1,000,000	QAR 4	QAR 4	QAR 4	QAR 4
For transactions above QAR 1,000,000	QAR 6	QAR 6	QAR 6	QAR 6
To any bank outside Qatar	QAR 15.00	QAR 15.00	QAR 15.00	QAR 15.00
Fawran Transfers to other banks in Qatar				
Transferring above QAR 1,000	QAR 2	QAR 2	QAR 2	QAR 2
Transferring less than QAR 1,000	QAR 0.50	QAR 0.50	QAR 0.50	QAR 0.50
Inward remittance in Foreign Currency				
If credited to a Commercial Bank account in same Foreign currency account	QAR 50.00 (or equivalent)	QAR 25.00 (or equivalent)	QAR 25.00 (or equivalent)	Applied at the backend
If Paid in currency notes other than QAR (Subject to availability)	1% commission (min QAR 50/-)	0.5% commission (min QAR 25/-)	0.5% commission (min QAR 25/-)	N/A
Payment Investigation				
Amendment of outward remittance	QAR 50.00	QAR 50.00	QAR50.00	NA
Inquiry of credit at beneficiary bank for an outward remittance (applicable only if credit was applied prior to the enquiry being raised)	QAR 50.00 Plus corresponding charges	QAR 50.00 Plus corresponding charges	QAR 50.00 Plus corresponding charges	Same tariff applies across all channels
Recall of Telegraphic Transfer: (a) applicable whether or not funds are received back or (b) if funds are returned for reasons of incorrect payment instructions provided by customer.	QAR 50.00 Plus corresponding charges	QAR 50.00 Plus corresponding charges	QAR 50.00 Plus corresponding charges	Same tariff applies across all channels
Foreign Currency Demand Draft				
Issuing	QAR 25.00	QAR 25.00	QAR 25.00	NA
Stopping, Cancelling (when Telex is required)	QAR 50.00	QAR 50.00	QAR 50.00	NA
Postage charges	QAR 25.00	QAR 25.00	QAR 25.00	NA
Courier charges	QAR 50.00 Plus actual charges	QAR 50.00 Plus actual charges	QAR 50.00 Plus actual charges	NA

Note: Charges will not be levied for standing orders established on behalf of charitable organisations, Savings Plan customers and for accounts that are blocked /inactive/dormant.
Rates are subject to change without prior notice. All Terms and Conditions apply.

Commercial Bank

Tariff of Charges - Banking Services

FUNDS TRANSFER				
	Standard Fees	**Sadara Fees**	**Private Banking Fees**	**Digital Banking Fees**
Manager's Cheque				
Issuing	QAR 10.00	QAR 10.00	QAR 10.00	NA
Cancelling (when original returned), Stopping	QAR 50.00	QAR 50.00	QAR 50.00	NA
Postage charges	QAR 25.00	QAR 25.00	QAR 25.00	NA
Courier charges	QAR 50.00 plus actual charges	QAR 50.00 plus actual charges	QAR 50.00 plus actual charges	NA
Payment Orders				
Issuing	QAR 25.00	QAR 25.00	QAR 25.00	NA
Standing Orders (For periodic transfer of funds)				
Set up standing instructions within Commercial Bank	Free of charge	Free of charge	Free of charge	Free of charge
Set up standing instructions with other banks in Qatar (one time fee in addtion to Telex transfer charges) (per occurence)	QAR 50.00	QAR 25.00	QAR 25.00	Tariff applies as per segment
Amending, Cancelling	QAR 25.00	QAR 25.00	QAR 25.00	QAR 25.00
Charge if sufficient funds are not available in the account to make the transfer (per occasion)	QAR 50.00	QAR 25.00	QAR 25.00	No Charges

Note: Charges will not be levied for standing orders established on behalf of charitable organisations, Savings Plan customers and for accounts that are blocked /inactive/dormant.
Rates are subject to change without prior notice. All Terms and Conditions apply.

Commercial Bank

Tariff of Charges - Banking Services

DEBIT / ATM CARD				
	Standard Fees	**Sadara Fees**	**Private Banking Fees**	**Digital Banking Fees**
Dispute Processing Fee	QAR 100	QAR 100	QAR 100	Same as in Branch
Issuing Himyan Debit Card	Free of charge	Free of charge	Free of charge	Free of charge
Issuing Mastercard/Visa Debit Card	QAR 50.00	Free of charge	Free of charge	QAR 50 for personal banking customers only
Issuing a new Debit Card (auto-renewal)	Free of charge	Free of charge	Free of charge	Free of charge
Replacing a lost /damaged card / additional card	QAR 50.00	Free of charge	Free of charge	QAR 50 for personal banking customers only
Re-issuing of a new ATM PIN	QAR 10.00	Free of charge	Free of charge	Free of charge
Delivery of an ATM Card (by mail)	Free of charge	Free of charge	Free of charge	Free of charge
Delivery of an ATM card (by branch)	QAR 25.00	Free of charge	Free of charge	Free of charge
ATM Cash Withdrawal				
Within Qatar (inquiry or withdrawals)	Free of charge	Free of charge	Free of charge	NA
Internationally (per transaction)	QAR 15.00	QAR 15.00	QAR 15.00	NA
Within GCC (per transaction)	QAR 6.00	QAR 6.00	QAR 6.00	NA
ATM Balance Enquiry				
Internationally	Free of charge	Free of charge	Free of charge	NA
Alerts via SMS	Free of charge	Free of charge	Free of charge	NA
Telephone Banking Services (24 hour Customer Contact Center)	Free of charge	Free of charge	Free of charge	NA
Foreign Currency Mark ups for Debit Card (VISA/Mastercard)				
USD	2%	2%	2%	NA
AED, BHD, KWD, SAR, OMR	1.3%	1.3%	1.3%	NA
Other currencies	3.50%	3.50%	3.50%	NA

Rates are subject to change without prior notice. All Terms and Conditions apply.

Commercial Bank

Tariff of Charges - Banking Services

SCHEDULE OF CHARGES (CREDIT CARDS)						
Charges (in QAR)	**Limited Edition Package**	**Sadara Package**	**Platinum Package**	**Titanium Package**	**Classic Card**	**Digital Banking**
Principal Card Joining Fees	Free of charge	Free of Charge for Premium Banking; QAR 1,200 for Non Premium Banking	Free of charge	Free of charge	Free of charge	Free of charge
Supplementary Card Joining Fees	Free of Charge	Free of Charge for Premium Banking; QAR 600 for Non Premium Banking	QAR 100 Starting 4th card onwards	QAR 100 Starting 4th card onwards	QAR 100 Starting 4th card onwards	QAR 100 Starting 4th card onwards
Principal Card Annual fees	Free of Charge for Premium Banking; QAR 1,000 for Non-Premium Banking	Free of Charge for Premium Banking; QAR 1,200 for Non Premium Banking	QAR 750.00	QAR 600.00	QAR 250.00	Tariff as per card product
EasyPay* Instalment Transaction Processing Fee	3 months - 1% of transaction value* 6 months - 2% of transaction value* 12 months - 3% p.a. on monthly Instalment balance	3 months - 1% of transaction value* 6 months - 2% of transaction value* 12 months - 3% p.a. on monthly Instalment balance	3 months - 1% of transaction value* 6 months - 2% of transaction value* 12 months - 3% p.a. on monthly Instalment balance	3 months - 1% of transaction value* 6 months - 2% of transaction value* 12 months - 3% p.a. on monthly Instalment balance	3 months - 1% of transaction value* 6 months - 2% of transaction value* 12 months - 3% p.a. on monthly Instalment balance	Tariff as per card product
Minimum Monthly Repayment	3% per month	3% per month	3% per month	3% per month	3% per month	Tariff as per card product
Replacement fees	QAR 100.00	QAR 200 - Metal Card / QAR 100 - Plastic Card	QAR 100.00	QAR 100.00	QAR 100.00	Tariff as per card product
Re-issue fees	QAR 100.00	QAR 200 - Metal Card / QAR 100 - Plastic Card	QAR 100.00	QAR 100.00	QAR 100.00	Tariff as per card product
Return cheque fees	QAR 400.00 per cheque	QAR 400.00 per cheque	QAR 400.00 per cheque	QAR 400.00 per cheque	QAR 400.00 per cheque	Tariff as per card product
Over limit Fees	QAR 150.00/- if the balance is over by 2% and above	QAR 150.00/- if the balance is over by 2% and above	QAR 150.00/- if the balance is over by 2% and above	QAR 150.00/- if the balance is over by 2% and above	QAR 150.00/- if the balance is over by 2% and above	Tariff as per card product
Limit increase fees	QAR 50.00	QAR 50.00	QAR 50.00	QAR 50.00	QAR 50.00	Tariff as per card product
Overdue/Late payment fees	0.25% or QAR 100.00/ - whichever is greater	0.25% or QAR 100.00/ - whichever is greater	0.25% or QAR 100.00/ - whichever is greater	0.25% or QAR 100.00/ - whichever is greater	0.25% or QAR 100.00/ - whichever is greater	Tariff as per card product

Supplementary Card: A secondary Credit or Debit Card issued to the Primary Cardholder in their name or to a family member/trusted individual under the Primary Cardholder's account. The maximum credit limit available for use is that of the Primary Cardholder, who remains solely responsible for all charges, transactions, and repayments made on the account.

* fee will be equally divided and added to the monthly Instalment amount
Rates, fees, and charges are subject to change without prior notice, provided that the Bank shall comply with the Qatar Central Bank's instruction to notify certain changes.

Commercial Bank

Tariff of Charges - Banking Services

SCHEDULE OF CHARGES (CREDIT CARDS)						
Charges (in QAR)	**Limited Edition Package**	**Sadara Package**	**Platinum Package**	**Titanium Package**	**Classic Card**	**Digital Banking**
Cash Advance fees	4% for Diners Club and 4.5% for Visa and Mastercard	4% for Diners Club and 4.5% for Visa and Mastercard	4% for Diners Club and 4.5% for Visa and Mastercard	4% for Diners Club and 4.5% for Visa and Mastercard	4% for Diners Club and 4.5% for Visa and Mastercard	3.5% for Retail Internet Banking and Mobile Cash Advance For remittance using credit card, a cash advance fee of 4.5% on the total transaction amount will be charged
Copy of Statement	QAR 10.00	QAR 10.00	QAR 10.00	QAR 10.00	QAR 10.00	NA
Request for Transaction Receipt	QAR 25.00 per copy request	QAR 25.00 per copy request	QAR 25.00 per copy request	QAR 25.00 per copy request	QAR 25.00 per copy request	NA
Retail Interest Rate	1% per month	1% per month	1% per month	1% per month	1% per month	Tariff as per card product
Cash Advance Interest Rate**	1% per month	1% per month	1% per month	1% per month	1% per month	Tariff as per card product
Quick Cash Interest	Up to 6% per annum	Up to 6% per annum	Up to 6% per annum	Up to 6% per annum	Up to 6% per annum	Tariff as per card product
Credit Shield Plus	0.65% per month	0.65% per month	0.65% per month	0.65% per month	0.65% per month	Tariff as per card product
Maximum Grace days	15 days	15 days	15 days	15 days	15 days	Tariff as per card product
e-Statements	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Internet Banking	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
SMS Banking	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Dispute Processing Fee	QAR 100	QAR 100	QAR 100	QAR 100	QAR 100	Tariff as per card product

Movable Assets Collateral Registration		
	Fees	**Digital Banking**
Search option	Free	NA
Registration fees	QAR 50/per each collateral registration	NA
Amendment fees	QAR 25/per each amendment	NA

** Cash advance are the transactions related to Cash withdrawal/ quasi cash and Fund transfer, cash advance interest will be charged from day one till the transactions is fully settled.

** No Bonus points will be earned on interest, fees, cash advance or Fund transfer

** Grace days are not applicable for cash advance transactions or Fund transfer

Foreign Currency Mark ups for Credit Cards

- USD – 2%
- AED, BHD, KWD, SAR, OMR – 1.25%
- EUR, GBP, AUD, CAD, CHF, DKK, JOD, JPY, LBP, NOK, SEK, SGD – 3.25%
- Other currencies – 3.50%
- In the event that a foreign currency transaction is reversed or refunded, prevailing exchange rates and applicable foreign currency markup fees may still be charged and are non-refundable.
- **Credit Shield Plus is levied on the statement balance at the end of each month. Payments posted after the statement date will not be accounted during the credit shield calculation.**
- Direct Debit customers can opt for setting their card repayment on any day between statement cut-off and payment due date. For example, a card with statement date as 30th of every month will be required to only pay the minimum repayment amount by the 15th of the following month.
- **Below rates are applicable if the card is issued under other type of securities rather than salary transfer.**
- **Interest rate for non-salary transfer customers is at the discretion of the Bank and it will be determined at the time of applying for the card.**

Rates are subject to change without prior notice. All Terms and Conditions apply.

Commercial Bank

Tariff of Charges - Banking Services

Retail Interest	2.25%
Quick Cash Interest	3.50% p.m.
Cash Advance & Quasi Cash Interest	2.75% p.m.

PREPAID CARDS	
WPS Card (PayCard)	**Fees**
Joining fee (one-time account setup fee)	QAR 10/-
Monthly card service admin fee	QAR 10/-
Renewal fee	Free of Charge
Replacement fee (if card is lost)	QAR 50/-
PIN re-issue fee (if PIN is lost)	QAR 50/-
Card inactivity fee (per month)	QAR 10/-
Remittance fee (cash and account transfer)	QAR 10/-
International ATM cash withdrawal fee	QAR 15/-
GCC ATM cash withdrawal fee	QAR 6/-
Local ATM cash withdrawal fee	- Nil (for the first 5 transactions) - QAR 3/- is charged from the 6th transaction onwards for non-Commercial Bank ATMs
HIMYAN PREPAID CARD	**Fees**
Joining fee	Not Applicable
Card Replacement fee	QAR 50
Non CB ATM Cash withdrawal fee (per transaction)	Free of Charge
Card Inactivity fee (per month)	QAR 10
Physical Card Statement Fee	QAR 25
Foreign Currency Mark up	Not Applicable
CB Multi Platinum Prepaid Card	**Fees**
Joining Fee - Digital Only Card	QAR 100
Joining Fee - Digital & Physical Card	QAR 100
Supplementary card Issuance fee - Digital Only Card	QAR 100
Supplementary card Issuance fee - Digital & Physical Card	QAR 100
Loading Fee	QAR 15
Replacement fee (if card is lost)	QAR 50
Physical Card statement	QAR 25
Foreign Currency Mark up*	• USD, GBP, EUR - 0% • AUD, CAD, CHF, DKK, JOD, JPY, LBP, NOK, SEK, SGD - 3.25% • Other currencies - 3.50%